

Taking Care of Your Teeth Can Help Take Care of Your Budget

That's right! For each dollar spent on preventive dental care, you could save \$8 to \$50 in restorative and emergency treatments.¹ Prevention is always the best medicine. In fact, the earlier you get treated or checked, procedures tend to be less invasive and less expensive.

Prevention is Built Into Your CIGNA Dental Care DHMO Plan!

Your CIGNA Dental Care DHMO plan covers most preventive services at no or low cost to you and helps you have a healthy smile.

For example:

- If your gum health is generally good, your dentist may recommend a prophylaxis, or "regular cleaning," once or twice per year. This is considered a preventive procedure where the dentist or hygienist removes plaque, tartar, and stains from the teeth. If your dentist recommends more frequent cleanings, we've got you covered. **With your DHMO plan, you can have up to four cleanings a year, with two at a \$0 copay and two more at a minimal copay.***
- If you show signs of gum disease (also called periodontal disease), your dentist may recommend periodontal scaling and root planning (PSRP), also called a "deep cleaning." After this initial treatment, your dentist will recommend appropriate home care and a course of periodontal maintenance to keep your gums healthy. **If you've had prior treatment for gum disease, your DHMO plan now covers periodontal maintenance services beyond the first 12 months following active treatment.***
- Tooth decay is one of the most common chronic infectious diseases among U.S. children.² Fluoride treatments help prevent tooth decay in children. **Your DHMO plan covers two fluoride treatments (including fluoride varnish) each year.*** CIGNA has a tool to help you identify factors that might increase your risk for cavities. Go to www.cigna.com and type "cavity risk" in the search box.

Now that your teeth and gums will be healthier, what about a whiter, brighter smile?

Your DHMO plan can help with coverage for teeth whitening using gel trays customized to fit your mouth.*

Don't Stop There...

Dental Health Can Affect Your Overall Health.

[Read more >](#)

How Can You Help Prevent Gum Disease? Easy!

The American Dental Association (ADA) suggests you:

- Brush your teeth twice a day with a soft bristle toothbrush
- Floss daily
- Eat a healthy diet and limit snacks between meals
- See your dentist regularly



What's Your Risk for Gum Disease?

An estimated 80% of American adults have some form of gum (periodontal) disease,³ yet millions don't know it.⁴ Gum disease is usually painless in the early stages, often producing few or no obvious signs.

Take the "Periodontal Disease Risk Assessment" on www.cigna.com to identify factors that might increase your risk for gum disease. Type "gum disease risk" in the search box on www.cigna.com.



Healthier Gums May Lead to a Healthier You.

Research shows that gum disease is associated with complications for other health conditions such as diabetes, heart disease, stroke and pregnancy. The good news is that gum disease is preventable and treatable.

Although there's more research to be done in this area, one thing is certain – taking care of your teeth now is smart and more economical.

CIGNA Cares About More Than Just Your Smile.

Through your DHMO plan, you'll receive access to CIGNA's Identity Theft Program, CIGNA Healthy Rewards^{®5} and drugstore.com.^{™6}

CIGNA's Identity Theft Program* – provides valuable resolution services to help you work through critical identity theft issues you may encounter, such as credit card fraud, and financial and/or medical identity theft. In the past 12 months, the number of identity fraud victims increased 22% to 9.9 million adults.⁷ If you fall victim to identity theft, we'll provide resolution services 24/7, 365 days a year, at no additional charge, to help you restore and regain your identity.

CIGNA Healthy Rewards – can make staying healthy easier and more affordable, with up to 62% off a variety of health and wellness products and services. You can visit myCIGNA.com to locate participating Healthy Rewards vendors. You may need to show your CIGNA ID card to obtain discounts.

drugstore.com – saves you money on oral care products and many other products. When you enter drugstore.com through www.cigna.com, you'll automatically save 5% on all nonprescription products.

Times may be tough, but they don't have to take a toll on your teeth and gums.

Remember, the key to a healthy smile is to take care of your teeth and gums before problems begin.

You may be eligible for reimbursement of copays for certain services to treat gum disease.

The CIGNA Dental Oral Health Integration Program[®] offers additional dental coverage for those eligible certain medical conditions, including diabetes, cardiovascular disease or pregnancy. Visit myCIGNA.com to learn more about eligibility for this program, call the number on your ID card or call 1.800.CIGNA24 (1.800.244.6224).

* Only available on CIGNA Dental Care DHMO Patient Charge Schedules that end with "07" or "V7."

¹ American Dental Hygienists Association, 2006

² Centers for Disease Control and Prevention

³ National Institutes of Health

⁴ American Academy of Periodontology, November 2006.

⁵ Some Healthy Rewards programs are not available in all states. If your CIGNA plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. **A discount program is NOT insurance, and the member must pay the entire discounted charge.**

⁶ drugstore.com is a trademark of drugstore.com, Inc.

⁷ Javelin Strategy and Research February, 2009

CIGNA's Identity Theft Program does not include reimbursement of expenses for financial losses. This is not an insurance product. "CIGNA" refers to various operating subsidiaries of CIGNA Corporation. Products and services are provided by these subsidiaries and not by CIGNA Corporation. These subsidiaries include Life Insurance Company of North America and CIGNA Life Insurance Company of New York. CIGNA's Identity Theft services are provided under a contract with Europ Assistance USA. Presented here are highlights of CIGNA's Identity Theft Program. Full terms, conditions and exclusions are contained in CIGNA's Identity Theft Program service agreement.

CIGNA Dental refers to the following operating subsidiaries of CIGNA Corporation: Connecticut General Life Insurance Company, and CIGNA Dental Health, Inc., and its operating subsidiaries and affiliates. The CIGNA Dental Care plan is provided by CIGNA Dental Health Plan of Arizona, Inc., CIGNA Dental Health of California, Inc., CIGNA Dental Health of Colorado, Inc., CIGNA Dental Health of Delaware, Inc., CIGNA Dental Health of Florida, Inc., a Prepaid Limited Health Services Organization licensed under Chapter 636, Florida Statutes, CIGNA Dental Health of Kansas, Inc. (Kansas and Nebraska), CIGNA Dental Health of Kentucky, Inc., CIGNA Dental Health of Maryland, Inc., CIGNA Dental Health of Missouri, Inc., CIGNA Dental Health of New Jersey, Inc., CIGNA Dental Health of North Carolina, Inc., CIGNA Dental Health of Ohio, Inc., CIGNA Dental Health of Pennsylvania, Inc., CIGNA Dental Health of Texas, Inc., and CIGNA Dental Health of Virginia, Inc. In other states, the CIGNA Dental Care plan is underwritten by Connecticut General Life Insurance Company or CIGNA HealthCare of Connecticut, Inc. and administered by CIGNA Dental Health, Inc.

